

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
NEW HAVEN DIVISION**

**Deborah S. Hunt
Clerk, U.S. Bankruptcy Court**

**Connecticut Financial Center
157 Church Street, 18th Floor
New Haven, CT 06510**

CHAPTER 13 PROCEDURE

1. Both the schedules and the plan shall be filed together with the petition or within 15 days thereafter (Bankruptcy Rule 1007(c) and 3015). Any further delay in filing schedules or plan must be authorized by the court.
2. 11 U.S.C. § 1326 requires the debtor to commence making the payments proposed by the plan within 30 days after the plan is filed. Pursuant to the instructions of the United States Trustee, Department of Justice, the payee on said payments should be “Molly T. Whiton, Standing Trustee”. The Trustee cannot accept cash.
3. Amended plans should be dated and labeled “First Amended Plan”, “Second Amended Plan”, etc.
4. Kindly note that the Trustee Molly T. Whiton, Esq. and the United States Trustee are parties in interest to all matters in these cases and should be served as such.

**IT IS YOUR RESPONSIBILITY TO MAKE SURE THE FOLLOWING ITEMS ARE
TAKEN CARE OF PRIOR TO CONFIRMATION HEARING:**

1. Make sure that a proof of claim has been filed for the taxing authorities and secured creditors, if any, prior to the bar date, or file a claim on their behalf pursuant to Rule 3002.
2. All claims on file should be reviewed prior to the confirmation hearing. Discrepancies between proofs of claim and amounts called for in the plan must be resolved by amendment or objections filed prior to confirmation hearing.
3. Amend the budget and the income statement if they are inadequate or if circumstances have changed.
4. If an amended plan adversely affects the rights of any party, then the amended plan must be noticed to all creditors at least 25 days prior to the noticed confirmation hearing.

5. Submit to the Trustee photocopies of the debtor's income tax returns for the past two years.
6. Submit to the Trustee photocopies of the debtor's last four payroll stubs.
7. Submit an affidavit from a non-filing party permitting his or her money to be used in the plan if appropriate.
8. Submit an appraisal on real estate which must include at least 3 comparable sales.
9. Submit an appraisal or justification of value on automobile or mobile home.
10. If the debtor is operating a business, monthly operating statements must be filed with the Trustee and the Court, as per U.S. Trustee's Guidelines or generally accepted accounting principles.
11. Please note that real estate taxes are secured claims, not priority claims, and should be paid as such at the statutory interest rate of 18%. Automobile taxes and other personal property taxes are normally priority claims.
12. If a motion to determine secured status under § 506 is to be filed, is a case, the order on said must enter before the case can be confirmed.
13. At the confirmation hearing the debtor should be prepared to testify as to his/her employer's name and address (including zip code) at whatever address his paychecks are produced for the purpose of the wage order. If there is an employee number this must be furnished to the court as well. It is helpful to the court if a sheet with this information clearly set forth is furnished to the court at the time of confirmation.
14. It is the responsibility of the debtor's counsel to make sure the Trustee is prepared to recommend his or her case to the court at the confirmation hearing. Conventionally this is done by calling the trustee the week prior to the confirmation hearing.

All of the foregoing items should be submitted sufficiently in advance if a confirmation hearing for them to be adequately reviewed by the Trustee. If any confirmation hearing is marked "**Final**" by the Court, please be forewarned that it is expected that the cases will either be **confirmed, dismissed or converted** on that date.

THANK YOU FOR YOUR COOPERATION.